

Imaged Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
5/17/23 9:45 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

PHILLIP JOHN MCCUMBER
HEATHER LYNN WILKINSON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-11339

Chapter 13

Document No.: 121

ORDER OF COURT

AND NOW, this 17th day of May, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

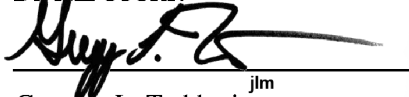
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:



Gregory L. Taddonio

Chief United States Bankruptcy Judge

In re:
Phillip John McCumber
Heather Lynn Wilkinson
Debtors

Case No. 17-11339-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 17, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip John McCumber, Heather Lynn Wilkinson, 235 East State Street, Albion, PA 16401-1360
cr	+ Erie Community Credit Union, 1915 East 36th Street, Erie, PA 16510-2663
14748379	CBNA, P.O. Box 3283, Sioux Falls, SD 57117
14748385	Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14748387	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14759101	+ Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663
14748389	+ Krista McCumber, 1626 West 41st Street, Erie, PA 16509-1140
14748392	+ Michael F. Ratchford, Esquire, 120 North Keyser Avenue, Scranton, PA 18504-9701
14748394	+ NAPA, P.O. Box 275, Glen Head, NY 11545-0275
14748395	+ NCO Group, Inc., 120 North Keyser, Scranton, PA 18504-9701
15569083	+ Nationstar Mortgage LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
15043733	Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, CA 92619
14748398	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14748407	UPMC Community Medicine, c/of Receivables Outsourcing LLC, P.O. Box 62850, Baltimore, MD 21264-2850
14748402	Union Home Mortgage, P.O. Box 11733, Newark, NJ 07101-4733
14748403	+ Union Home Mortgage, P.O. Box 77404, Ewing, NJ 08628-6404
14748404	+ Union Home Mortgage, P.O. Box 77407, Ewing, NJ 08628-6407
14748408	+ Wells Fargo National Bank, P.O. Box 94498, Las Vegas, NV 89193-4498
15381356	+ Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: nsm_bk_notices@mrcooper.com	May 18 2023 00:03:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14748373	+ Email/Text: bncnotifications@phea.org	May 18 2023 00:03:00	AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
14748372	+ Email/Text: bncnotifications@phea.org	May 18 2023 00:03:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14748374	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:14:01	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14776719	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:13:51	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14748375	Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2023 00:14:38	Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
14748378	Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2023 00:15:22	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007

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14748376	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 18 2023 00:14:22	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14748377	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:15:00	Care Credit, 950 Forrer Blvd., Kettering, OH 45420-1469
14748382	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 18 2023 00:03:00	Children's Place, Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120
14748383	Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2023 00:13:50	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
14782757	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2023 00:14:47	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14748384	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:14:37	Dick's, P.O. Box 965005, Orlando, FL 32896-5005
14753964	Email/Text: mrdiscen@discover.com	May 18 2023 00:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14931678	Email/Text: ECMCBKNotices@ecmc.org	May 18 2023 00:03:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748388	+ Email/Text: Bankruptcy@ICSystem.com	May 18 2023 00:03:00	I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378
14748380	Email/PDF: ais.chase.ebn@aisinfo.com	May 18 2023 00:26:24	Chase/Amazon, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
14748381	Email/PDF: ais.chase.ebn@aisinfo.com	May 18 2023 00:26:02	Chase/Slate, P.O. Box 15123, Wilmington, DE 19850-5123
14783017	Email/PDF: resurgentbknofications@resurgent.com	May 18 2023 00:02:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14748390	+ Email/Text: Documentfiling@lciinc.com	May 18 2023 00:03:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
14792608	+ Email/Text: Documentfiling@lciinc.com	May 18 2023 00:03:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14748391	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:14:29	Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14775386	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2023 00:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14748393	+ Email/Text: ptacct@mchl.org	May 18 2023 00:04:00	Millcreek Community Hospital, 5539 Peach Street, Suite 1, Erie, PA 16509-2683
14762826	+ Email/Text: bncnotifications@pheaa.org	May 18 2023 00:03:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14748397	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14773042	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:03:00	PNC Bank National Association, P.O. Box 94982, Cleveland, OH 44101
14749631	+ Email/PDF: rmsced@recoverycorp.com	May 18 2023 00:14:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14778781	Email/Text: bnc-quantum@quantum3group.com	May 18 2023 00:03:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14778782	Email/Text: bnc-quantum@quantum3group.com	May 18 2023 00:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14748400	Email/Text: amieg@stcol.com	May 18 2023 00:02:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
14748399	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		May 18 2023 00:15:22	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
14748401	+ Email/PDF: gecsed@recoverycorp.com		
		May 18 2023 00:14:38	Toys R Us, P.O. Box 965005, Orlando, FL 32896-5005
14748405	Email/Text: bankruptcydept@uhm.com		
		May 18 2023 00:02:00	Union Home Mortgage, 8241 Dow Circle, Strongsville, OH 44136
14783731	Email/Text: bankruptcydept@uhm.com		
		May 18 2023 00:02:00	Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
14748406	+ Email/Text: BankruptcyNotice@upmc.edu		
		May 18 2023 00:04:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14777571	^ MEBN		
		May 17 2023 23:51:50	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14764186	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		May 18 2023 00:26:11	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 38			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services LLC
cr		Union Home Mortgage Corp.
14748396		Pepsio Savings Plan
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14931680	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931681	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14931682	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14748386	##+	Eastern Revenue Inc., P.O. Box 185, Southeastern, PA 19399-0185

TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor Rushmore Loan Management Services LLC bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Christopher A. DeNardo	

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on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

Danielle Boyle-Ebersole

on behalf of Creditor Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com PABKAttorneyecf@orlans.com

Karina Velter

on behalf of Creditor Rushmore Loan Management Services LLC kvelter@pincuslaw.com brausch@pincuslaw.com

Lorraine Gazzara Doyle

on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com

Michael S. Jan Janin

on behalf of Debtor Phillip John McCumber mjanjanin@quinnfirm.com
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebkko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Michael S. Jan Janin

on behalf of Joint Debtor Heather Lynn Wilkinson mjanjanin@quinnfirm.com
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebkko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Nicholas R. Pagliari

on behalf of Creditor Erie Community Credit Union npagliari@mijb.com sburick@mijb.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 11